

**UNITED STATES BANKRUPTCY COURT  
FOR THE  
EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

In the Matter of:

JOHN PAUL PELAEZ

DEBTOR

U.S. BANK NATIONAL ASSOCIATION

Movant

v.

John Paul Pelaez

and

Thomas P. Gorman, Trustee,

Chapter 13

Case No. 25-10671-KHK

**ANSWER AND REPORT OF TRUSTEE  
TO RELIEF FROM STAY MOTION**

COMES NOW Thomas P. Gorman, the Chapter 13 Trustee named upon this Motion for Relief from Stay, and for his Answer and Report to this matter, submits the following.

(1) The Plan of this Chapter 13 Case was confirmed by the Court on 10/22/2025, and provides for payment of the secured creditor as follows:

- (a) Pre-petition arrearage claim of \$47,945.63 by monthly installments of \$941.00 including 0.000% from the payments made under this confirmed Plan.
- (b) Post-petition regular monthly payments directly by the Debtor.

(2) No record of Post-petition regular monthly installments is maintained by this Trustee; and he is without sufficient knowledge, information or belief to answer allegations of the Motion regarding failure of the Debtor to make such installments; and that this Trustee demands strict proof thereof.

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**CASE #25-10671-KHK**

(3) The payments to date on the arrearage claim of this Secured Creditor are reflected opposite the name of the Secured Creditor on the attached periodic report of the accounts of this Chapter 13 case; and that such periodic report represents a true and correct statement of all receipts and disbursements in this Chapter 13 case to the date indicated.

AND HAVING FULLY ANSWERED, your Trustee prays for such disposition of this Motion as to this Court seems just.

Date: November 19, 2025

\_\_\_\_\_/s/ Thomas P. Gorman\_\_\_\_\_  
Thomas P. Gorman  
Chapter 13 Trustee  
1414 Prince Street, Suite 202  
Alexandria, VA 22314  
(703) 836-2226  
VSB 26421

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Answer & Report of Trustee was served via ECF to authorized users or mailed to counsel for the Movant and counsel for the Debtor, or to Debtor Pro Se, this 19<sup>th</sup> day of November 2025.

\_\_\_\_\_/s/ Thomas P. Gorman\_\_\_\_\_  
Thomas P. Gorman

## INTERIM STATEMENT AS OF 11/19/2025

CASE NO: 25-10671-KHK

STATUS: BASE PLAN

DEBTOR: XXX-XX-2116

PELAEZ, JOHN PAUL

AKA:

SCHEDULE: 1,150.00 MONTHLY

TOTAL PAID: 7,650.00

DATE FILED: 04/01/2025 13631 DULLES TECHNOLOGY DR

CONFIRMED: 10/22/2025 HERNDON, VA 20171

LATEST 341: 05/06/2025

PERCENTAGE: 16.000

ATTORNEY: DANIEL M. PRESS, ESQUIRE

PLAN: 60 MONTHS

CHUNG &amp; PRESS, P.C.

6718 WHITTIER AVE. STE. 200

MCLEAN, VA 22101

1st PAYMENT DUE: 05/2025

Phone: 703 734-3800 Fax:

ON SCHEDULE: 6,500.00

Needed to Complete Base:

ACTUAL PAYMENTS: 7,650.00

BASE: 68,600.00

AMOUNT BEHIND: 0.00

60,950.00

## LAST 12 TRANSACTIONS

Date	Source	Amount
11/17/25	MO	500.00
11/17/25	MO	150.00
11/17/25	MO	500.00
10/20/25	CC/BANK OF AMERIC	1,150.00
09/22/25	CC/BANK OF AMERIC	1,150.00
08/21/25	CC/BANK OF AMERIC	1,050.00
07/09/25	CC/BANK OF AMERIC	1,050.00
06/05/25	CC/BANK OF AMERIC	1,050.00
05/08/25	CC/BANK OF AMERIC	1,050.00

## PLAN AND FILED CLAIMS

CLAIM NO	CRED NO	CREDITOR NAME CLAIM REMARK	DISB CODE LAST DISB	CLASS PAY%	INT. BEGIN INT. RATE	FIX PAY ARREARS	ORG. CLAIM SCHED AMT	APPROVED TO BE PAID	PRIN. PAID INT. PAID	PRIN. DUE INT. DUE
001	354733	U.S. BANK HOME MORTGAGE	FIX	SEC 100.00		0.00 0.00	47,945.63 47,945.63	47,945.63 47,945.63	0.00 0.00	47,945.63 0.00
002	313319	AMERICAN HONDA FINANCE CORPORA LEASED	FIX	SEC 100.00		670.00 0.00	2,006.39 2,006.39	2,006.39 2,006.39	0.00 0.00	2,006.39 0.00
003	353373	BANK OF AMERICA	PRO	UNS 16.00		0.00 0.00	8,482.69 13,055.24	8,482.69 1,357.23	0.00 0.00	1,357.23 0.00
003A	353373	BANK OF AMERICA	PRO	UNS 16.00		0.00 0.00	4,572.55 0.00	4,572.55 731.61	0.00 0.00	731.61 0.00
004	354920	CAPITAL ONE	PRO	UNS 16.00		0.00 0.00	0.00 5,849.67	0.00 0.00	0.00 0.00	Not Filed
005	354920	CAPITAL ONE	PRO	UNS 16.00		0.00 0.00	0.00 958.46	0.00 0.00	0.00 0.00	Not Filed
006	351081	CITIBANK, NA	PRO	UNS 16.00		0.00 0.00	2,764.93 1,850.00	2,764.93 442.39	0.00 0.00	442.39 0.00
007	313486	DISCOVER BANK	PRO	UNS 16.00		0.00 0.00	0.00 6,140.04	0.00 0.00	0.00 0.00	Not Filed
008	357072	DRBA	PRO	UNS 16.00		0.00 0.00	0.00 100.00	0.00 0.00	0.00 0.00	Not Filed
009	356393	DULLES TOLL ROAD	PRO	UNS 16.00		0.00 0.00	0.00 476.70	0.00 0.00	0.00 0.00	Not Filed
010	347336	GEICO	PRO	UNS 16.00		0.00 0.00	0.00 300.00	0.00 0.00	0.00 0.00	Not Filed
011	357073	GOLDMAN SACKS BANK NA	PRO	UNS 16.00		0.00 0.00	0.00 8,140.23	0.00 0.00	0.00 0.00	Not Filed
012	353308	MARYLAND TRANSPORTATION AUTHOR	PRO	UNS 16.00		0.00 0.00	0.00 42.00	0.00 0.00	0.00 0.00	Not Filed
013	306558	NAVY FEDERAL CREDIT UNION	PRO	UNS 16.00		0.00 0.00	0.00 286.65	0.00 0.00	0.00 0.00	Not Filed
014	341739	NET CREDIT	PRO	UNS 16.00		0.00 0.00	0.00 2,490.00	0.00 0.00	0.00 0.00	Not Filed
015	356841	NEW JERSEY TURNPIKE AUTHORITY	PRO	UNS 16.00		0.00 0.00	284.25 284.25	284.25 45.48	0.00 0.00	45.48 0.00
016	354789	PAM-VA DOT	PRO	UNS 16.00		0.00 0.00	0.00 315.00	0.00 0.00	0.00 0.00	Not Filed
017	324372	PNC BANK, NATIONAL ASSOCIATION	PRO	UNS 16.00		0.00 0.00	12,112.81 12,112.81	12,112.81 1,938.05	0.00 0.00	1,938.05 0.00
018	357074	PORT AUTH NY NJ	PRO	UNS 16.00		0.00 0.00	0.00 76.57	0.00 0.00	0.00 0.00	Not Filed
019	346590	SFMC	PRO	UNS 16.00		0.00 0.00	0.00 277.97	0.00 0.00	0.00 0.00	Not Filed
020	LVNV	LVNV FUNDING LLC	PRO	UNS 16.00		0.00 0.00	4,592.23 4,592.23	4,592.23 734.76	0.00 0.00	734.76 0.00
021	313319	AMERICAN HONDA FINANCE CORPORA	PRO	UNS 16.00		0.00 0.00	722.01 722.01	722.01 115.52	0.00 0.00	115.52 0.00
022	HONDA	AMERICAN HONDA FINANCE CORPORA UNLISTED - LATED FILED CLAIM	PRO-A	UNS 16.00		0.00 0.00	651.79 0.00	651.79 104.29	0.00 0.00	104.29 0.00

\*\* Creditor has not filed a Proof of Claim. Accumulated funds will be released to other creditors if no claim is filed with the U.S. Bankruptcy Court by the date of the scheduled Chapter 13 Review Meeting.

Claims with an A code in the DISB/CODE column are placed on hold and need to be resolved. NO disbursements are being made to the creditor.

This is a progress report only and should not be used to calculate a payoff.

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	ADMIN	ATTORNEY	PRIORITY	SECURED	UNSECURED	OTHER		
SCHED AMOUNT:	0.00	6,750.00	0.00	49,952.02	58,069.83	0.00		
CLAIM AMOUNT:	0.00	6,563.00	0.00	49,952.02	5,469.33	0.00		
PAID BY TRUSTEE:	0.00	5,019.00	0.00	0.00	0.00	0.00		
PAID BY 3rd PARTY:	0.00	0.00	0.00	0.00	0.00	0.00		
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SUB TOTAL:	0.00	1,544.00	0.00	49,952.02	5,469.33	0.00	DUE CREDITORS:	56,965.35
INTEREST DUE:	0.00	0.00	0.00	0.00	0.00	0.00	EXPECTED ADMIN:	5,425.95
CONTINUING:	0.00	0.00	0.00	0.00	0.00	0.00	LESS AVAILABLE:	2,103.00
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BALANCE DUE:	0.00	1,544.00	0.00	49,952.02	5,469.33	0.00	APPROX BALANCE:	60,288.30

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